

**Monday, November 21 – “Dishonest money dwindles away, but whoever gathers money little by little makes it grow. Proverbs 13:11.** You never know when life is going to happen. The washer may go out. The hot water heater might break. An unexpected trip to the hospital might be just around the corner. Life is full of fender benders and leaky pipes. And whether you’re talking about a big problem or a little inconvenience, being caught by surprise is never any fun! Of course, saving up for these emergencies won’t prevent them from happening. But being prepared will give you options when they do interrupt your life. Saving is something we must do – like regular checkups with the doctor or dentist. How do we make saving work? Discipline. We have to save like we really mean it. We intentionally take money from each paycheck and put it away for the future. Whether it’s to build an emergency fund or make a major purchase. Even saving a small amount gives peace of mind when we dip into those savings. The Bible says that whoever saves money, even a little bit, makes it grow. Developing a habit of saving money doesn’t just happen. Start doing it and it doesn’t matter the amount.

**Tuesday, November 22 – “The Wise store up choice food and olive oil, but fools gulp theirs down.” Proverbs 21:20.** There is nothing wrong with spending money. Going on vacation, upgrading your house, eating out and shopping are all ways you can use money to enjoy your life and create memorable experiences and do things that you value. Spending money and loving your life aren’t mutually exclusive. But we do need to balance our spending with a healthy dose of reality. Today there’s a growing gap between some people’s spending choices and the actual cash they have to spend. They are acting rich – and falling into debt while they do it. Remember this principle: Every spending decision moves you close to either success or distress. When you think about it that way, it only makes sense to think before you spend. It’s not enough to budget every month. That’s good defense. But you also need a strong offense. Both work together to achieve success. Budgeting and wise spending work together to create success, while spending money you don’t have leads to distress. Our passage for today points out that wise people save and fools waste. Wise people save when they need to save and spend when it makes sense to spend. If you have been leaning toward the foolish side of spending money, your past doesn’t have to dictate your future. Living a life you love means taking control of your spending right now – particularly since the Christmas shopping season is upon us!

**Wednesday, November 23 – “Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.” 2 Corinthians 9:7.** Giving changes you – for the better. Let’s be honest, it’s not that hard to be selfish. Thinking only of ourselves comes pretty naturally to us. We live in a culture that demands instant gratification. Being generous just isn’t normal. But even though giving might feel like an uphill battle at first, it really does make your life so much better. Giver’s aren’t just happier people. They also live with a sense of purpose and fulfillment! Giving isn’t just about feeling good. It’s about acknowledging who we are and – more important – who God is. The Bible says God owns it all (**Psalms 24:1**). Since He’s the owner, we are the manager, using His blessings for His glory. Giving reminds us that we don’t accumulate stuff so we can fill our garage and a few storage units. It’s ok to have stuff, as long as your stuff doesn’t have you. We’ve got to remember that the real goal for building wealth really isn’t about us. It’s about leaving a measurable and meaningful mark on the people around you. Paul told the people at Corinth that God loves a cheerful giver. You might not be able to give a lot right now, but you can give something. So start right where you are – even when things are tight or you’re working your way out of debt. Loving your life includes learning generosity. So, give a little until you can give a lot more later on.

**Thursday, November 24 – Read Proverbs 23:4-5.** Does it ever seem to you that your money has wings? It just flies off more quickly than you would have ever imagined? Money can be very temporary, very transitory in nature. **Read Proverbs 27:24.** Wealth is temporary just like our time on earth. As believers we need to have a pilgrim mindset and know we are just passing through. This world is not our home. If you think and plan for things that are permanent, you are going to get off course in your life with God. Moses made a choice to live life with the right priorities. **Read Hebrews 11:24-29.** He gave up riches to suffer with his people. His lifestyle changed pretty radically and quickly. But he changed the world and is enjoying being in the presence of God.

**Friday, November 25 – Read Proverbs 11:28.** Solomon is giving us an important warning: He who trusts in his riches will fall. It is our tendency, when prosperity comes, to trust in that prosperity and to have that become our source of security. **Read Psalm 62:10.** When lean toward putting our hope in riches. We need to make sure our trust remains in God because riches are not trustworthy. **Read 1 Timothy 6:17.** Trust in God, “Who gives us richly all things to enjoy.”